

<b>Notice of References Cited</b>	Application/Control No. 09/943,059	Applicant(s)/Patent Under Reexamination PHIBBS, PAUL H.	
	Examiner Andrew Joseph Rudy	Art Unit 3627	Page 1 of 1

**U.S. PATENT DOCUMENTS**

*		Document Number Country Code-Number-Kind Code	Date MM-YYYY	Name	Classification
	A	US-			
	B	US-			
	C	US-			
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**FOREIGN PATENT DOCUMENTS**

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**NON-PATENT DOCUMENTS**

*		Include as applicable: Author, Title Date, Publisher, Edition or Volume, Pertinent Pages)
	U	John R. Johnson, Raising Relationships, Bank Marketing, June 1999, pages 30-36, footnote 1.
	V	John R. Johnson, Raising Relationships, Bank Marketing, June 1999, pages 16-24.
	W	
	X	

\*A copy of this reference is not being furnished with this Office action. (See MPEP § 707.05(a).)  
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